



IMPORTANT DISCLOSURE INFORMATION – Retain for your Records

REGULATION E DISCLOSURE

In Case of Errors or Questions About Your Electronic Transfers:

Telephone or write us at the address or telephone number listed on the front of your statement as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or transfer you are unsure about, and explain why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days* to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

*If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days to credit your account.

REGULATION Z DISCLOSURE

In Case of Errors or Questions About Your Bill:

In you think your bill is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address shown on this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared (you can telephone us, but doing so will not preserve your rights).

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

FAIR AND ACCURATE CREDIT TRANSACTIONS ACT (FACT ACT) DISCLOSURE

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.